

New Healthcare Benefits for 2025 Frequently Asked Question

The Research Foundation of the City University of New York (RFCUNY) is dedicated to its employees. Your health and wellbeing are of utmost importance to us. As we transition to the Cigna HealthCare Plans, please see the Frequently Asked Questions below.

What plans are available under Cigna?

Through Cigna Healthcare, you will have access to three health benefits - medical, dental, prescription coverage. RFCUNY eligible employees will have the choice of enrolling in Cigna Open Access Plus (replaces Anthem PPO), Cigna Open Access Plus In-Network Only (replaces Anthem EPO), and Cigna POS Plan (replaces Anthem POS). All medical enrollments include Cigna Dental PPO and prescription drug coverage.

RFCUNY Campus employees and Retirees are also enrolled in Vision benefits through Cigna. Your vision benefit applies toward any available frame or brand of contact lens that fits your vision needs and lifestyle. Your vision plan also includes savings above and beyond the benefit, such as 40% off additional complete pairs of prescription eyeglasses and 20% off nonprescription sunglasses at participating in-network eye doctors. You may locate a vision provider of your choice by visiting the provider locator on myCigna.com. Go to myCigna.com > Coverage > Vision > Visit Cigna Vision > Find a provider. You may also call 888-353-2653. You may be able to schedule vision appointments online and choose any eyewear product. [Learn more here](#)

What will be covered with Cigna?

There are no changes to your Medical, Dental, and Prescription coverage. There are no changes to in network co-pays, out of network deductibles and coinsurance, or maximum out of pocket amounts. With Cigna, you will also get added benefits through wellness programs including Comprehensive Oncology, Lifestyle Management Programs (Smoking Cessation/Stress Management/Weight Management included as part of Total Behavioral Health), Cigna Virtual Care, Predictive Modeling, Biometric Screenings, Health Risk Assessment, Lifestyle Management Programs (LMPs), Healthy Pregnancy/Healthy Babies, and Cigna's Diabetes Prevention Program with Omada. Cigna also provides 24/7/365 access to live customer service support and has offered RFCUNY a dedicated Client Services Partner. Cigna is accessible through Cigna.com or via the Cigna App.

How can you see your benefits and see what is covered?

You can also use the Cigna App for convenient access to your plan details. Register at www.myCigna.com for personalized access to your plan. Access your health to tools that help manage your health spending. View, print and send your member ID cards directly to providers. Find in-network doctors, hospitals and medical services. Compare quality of care information, including patient reviews. Manage and track claims. See cost estimates for medical procedures. You may also use the Click to Chat feature to connect with a live Cigna Healthcare rep. See [instructions](#) to register for myCigna.com

Every Cigna Healthcare Plan – Cigna Open Access Plus, Open Access Plus In, and Cigna POS will have a Summary Plan Description (SPD), Plan Summary, and Summary of Benefits and Coverage (SBC). Once available, RFCUNY will share this information with all members and make available on the [RFCUNY benefits and healthcare webpage](#).

How do you know if your provider accepts Cigna plans?

You can search for participating Cigna healthcare providers at Cigna.com, through the Cigna App, or by clicking on this link - [provider-list.pdf\(rfcuny.org\)](#). You may also contact RFCUNY's Office of Human Resources at RFCUNYHealth@rfcuny.org for assistance. The RFCUNY medical networks are Cigna Open Access Plus, Open Access Plus In, and Cigna POS. The dental network is Cigna Dental PPO or Cigna Dental Advantage.

Would like to see a medical or mental health provider virtually?

Starting January 1, 2024, visit myCigna.com or call MDLive at 888-726-3171 to access virtual care. Cigna Healthcare offers MDLIVE® Virtual care in making access to high-quality healthcare more convenient and affordable for you and every covered member of your family. Through MDLive you have access to offer a broad suite of convenient virtual care options, available by phone or video and in English or Spanish. You have access to Dermatology, Behavioral Care including talk therapy and psychiatry, Primary Care, and Urgent Care. Standard office visit or specialist co-pays would apply.

What happens if you start treatment or care using Anthem insurance that continues in the new year?

Effective January 1, 2025, Cigna will cover claims for treatment that were authorized and covered by Anthem and continue after January 1, 2025. Services which require pre-authorization will be honored by Cigna. If a service pre-authorization is outdated or expired, Cigna may require that the provider submit a new pre-authorization.

With Cigna's Transition of Care, you may be able to continue to receive services for specified medical and behavioral conditions with health care providers who are not in our network at in-network coverage levels. This care is for a defined period until the safe transfer of care to an in-network provider or facility can be arranged. You must apply no later than 30 days after the effective date January 1, 2025.

With Continuity of Care, you may be able to receive services at in-network coverage levels for specified medical and behavioral conditions in certain circumstances. These include when your health care provider leaves your plan's network or if/when you have been notified by your employer that you may qualify for Continuity of Care or your employer changes healthcare plans and the immediate transfer of your care to another provider would be inappropriate and/or unsafe. This care is for a defined period. You must apply for Continuity of Care within 30 days from 12/31/2024.

The RFCUNY dedicated Client Services partner will be able to assist with the process, if needed. See more information about [Transition of care and Continuity of Care](#).

What happens if you have Medicare and an RFCUNY plan?

There will be a coordination of benefits when there are multiple insurance plans. Active employees, retired members under age 65, and their eligible dependents will be covered by Cigna as the primary coverage. For RFCUNY retirees over age 65, Medicare will remain as primary while Cigna will assume the secondary insurance coverage. Prescription coverage will be through Cigna.

What happens with the prescription coverage?

Your Cigna health insurance enrollment includes prescription drug coverage. Generic, Brand Name, and Specialty (Non-formulary) drugs are covered by Cigna's prescription drug plan. To check the National Preferred Prescription Drug List which includes a full range of drugs including those required under applicable health care laws, please log on to www.Cigna.com.

Through Express Scripts, you may take advantage of Cigna's home delivery pharmacy. It is a convenient option when you're taking medication on a regular basis. It's simple, safe, and you can take less trips to the pharmacy. Cigna has enhanced services including dedicated 24/7 Pharmacy Support, a fully integrated website, and enhanced digital tools that allow members to price medication, find and compare costs across pharmacies, refill their home delivery and specialty pharmacy prescriptions, and much more. Contact the Express Scripts Pharmacy 24/7 Customer Care number at 800-282-2881.

There are no changes with the Cigna prescription cost sharing. The same standard co-pays apply to the prescription drugs. Retail drugs for a 30-day supply may be obtained In-Network at a wide range of pharmacies across the nation. Prescriptions for a 90-day supply (such as maintenance drugs) will be available at select network pharmacies through *Cigna 90 Now Walgreens* program. Through the Cigna 90 Now Program, you can choose to fill your medications in a 30- or 90-day supply. If you choose to fill a 30-day prescription, it can be filled at any network retail pharmacy or network home delivery pharmacy. If you choose to fill a 90-day prescription, it must be filled at a 90-day network retail pharmacy or network home delivery pharmacy to be covered by the plan. Additionally, through the *SaveOn Specialty Program*, certain specialty pharmacy drugs may be considered non-essential health benefits and may fall outside of the deductible and out-of-pocket limits. All drugs in this program are potentially subject to a higher cost share than amounts set forth above. If you participate in the program, cost share may be paid through a manufacturer copay assistance program and your out-of-pocket cost may be reduced to \$0.

Who do you contact if you have additional questions?

Please do not hesitate to contact the RFCUNY Office of Human Resources with any questions at RFCUNYHealth@rfcuny.org. You may also contact Cigna at 888-353-2653, call the Pre-Enrollment Hotline at 888-806-5042 or reach out to your RFCUNY Campus Benefits Coordinator for assistance.

What should you expect going forward?

All employees, retirees, and their eligible dependents enrolled in RFCUNY health insurance for the new plan year will receive new Cigna member enrollment cards starting in mid-December to late December. Once you have received your new cards, please share your new member ID cards and member enrollment numbers with your healthcare providers.

Keep an eye out for more announcements concerning the upcoming 2025 Open Enrollment including virtual Townhall Meetings for healthcare coverage. We encourage you to attend these meetings and ask questions of us and the Cigna representatives who will also be in attendance.